



Cobb County...Expect the Best!

Executive Summary Cobb County 2006-2010 Strategic Consolidated Plan

What is the Strategic Consolidated Plan?

A document that provides information concerning how Cobb County plans to address certain important housing and community development needs of its low and moderate income residents during the next five years. This Plan describes the priorities that Cobb County and the Georgia Urban County Consortium [GUCC] will emphasize when using federal grant programs funded through the U. S. Department of Housing and Urban Development (HUD): the Community Development Block Grant (CDBG) Program, the HOME Investment Partnership Program, the American Dream Downpayment Initiative (ADDI), the Housing Opportunities for People with AIDS (HOPWA) Program, and the Emergency Shelter Grant (ESG) Program. The Plan must be submitted to HUD by November 15, 2005, and will provide guidance for activities to be selected and to be undertaken in the federal Fiscal Years of 2006-2010. The Plan is developed and administered by the Cobb County CDBG Program Office under the approval and direction of the County Manager and the Cobb County Board of Commissioners.

Mission

The mission of the Cobb County CDBG Program Office is to enhance the quality of life for low to moderate income residents of Cobb by:

- *Upgrading public facilities and infrastructure*
 - *Supporting new or increased levels of public services*
 - *Improving housing and homeless conditions and increasing affordable housing, and*
 - *Providing economic opportunities*
- in an efficient, responsive, and non-discriminating manner through organizational partnerships, available resources, and innovative approaches.*

Cobb's Strategic Consolidated Plan Goals:

- ❑ INCREASE CAPACITY OF PUBLIC FACILITIES AND PUBLIC SERVICES TO IMPROVE THE SOCIAL, ECONOMIC, AND PHYSICAL ENVIRONMENT OF LOW AND MODERATE INCOME PERSONS
- ❑ INCREASE ACCESS TO AFFORDABLE HOUSING FOR LOW AND MODERATE INCOME PERSONS
- ❑ DECREASE SUBSTANDARD HOUSING FOR LOW AND MODERATE INCOME INDIVIDUALS AND FAMILIES
- ❑ INCREASE HOUSING OPTIONS AND SELF SUFFICIENCY FOR HOMELESS AND NEAR HOMELESS INDIVIDUALS AND FAMILIES
- ❑ INCREASE HOUSING AND SUPPORTIVE SERVICES FOR INDIVIDUALS AND FAMILIES WITH SPECIAL NEEDS



Housing Reconstruction



Windy Hill Senior Center

How was the Plan developed?

- Researching the needs of low to moderate income Cobb residents
- Surveying more than 75 community organizations to find out the most pressing problems
- Studying possible programs and services that might address the needs
- Asking municipalities, agencies and organizations for proposals on how they can provide needed facilities and services
- Holding public hearings to gather citizen input

Consolidated Planning Schedule of Public Hearings

Date	Location
February 28, 2005	Cobb Central Library
June 8, 2005	Cobb County Central Library
July 5, 2005	Mountain View Library
July 7, 2005	Smyrna Community Center
July 11, 2005	South Cobb Government Service Center
July 12, 2005	West Cobb Senior Center
July 12, 2005	The Cherokee County Board of Commissioners Office
July 14, 2005	Marietta Council Chambers
October 18, 2005	Cobb County Central Library

Sample Measures of Need:

- ❑ Almost 55,000 people in Cobb live below the poverty level
- ❑ 95,634 households have an income less than 80% of the median Cobb income
- ❑ More than 3,200 elderly households pay more than 50% of their income for housing costs
- ❑ There are more than 725 homeless men, women and children in Cobb each day
- ❑ More than 100,000 people in Cobb cannot read or speak English adequately to meet their job or every day living requirements
- ❑ 77,862 Cobb residents have a physical handicap limiting their ability to use buildings and services
- ❑ More than 28,000 homes in Cobb have a housing problem
- ❑ Approximately 61,176 homes in Cobb may have lead paint that poses a serious threat to small children

How does Cobb County propose to accomplish the Consolidated Plan's goals?

- ❑ **Resources provided from HUD through various grant programs: (estimated at 80% of FY 2005 level for five years for all programs):**

FUNDING SOURCES		
Federal	Community Development Block Grant [CDBG]	\$17,950,300
	HOME Investment Partnerships [HOME]	\$8,500,400
	HOME American Dream Downpayment Initiative [ADDI]	\$365,700
	Emergency Shelter Grants [ESG]	\$573,600
Local	CDBG Program Income	\$500,000
	HOME Program Income	\$500,000
TOTAL		\$28,390,000

- ❑ **Partnerships with municipalities, agencies and nonprofit organizations in Cobb County:**

Agencies/County Departments

Cobb Senior Services
Cobb Community Services Board
Parks and Recreation
Cobb Health Dept.
Property Management
Community Development Agency
Cobb CDBG Program Office
Water System Agency
Housing Authorities
Cobb DOT

Municipalities

Acworth
Austell
Kennesaw
Marietta [Entitlement City]
Powder Springs
Smyrna
GUCC Partnership –
(Marietta, Cherokee Co.)

Nonprofit Organizations, Such As

The Center for Family Resources
Sweetwater Valley C.A.M.P.
Cobb Microenterprise Council
Marcus Jewish Community Center
The Center for Children & Young Adults
The Extension, Inc.
MUST Ministries
Cobb Housing, Inc.
Habitat For Humanity
YMCA/YWCA
SafePath

What are the basic conditions that define housing and community development needs in Cobb County?

- ❑ A rapidly growing population of increasing diversity:

Cobb Population Growth

<i>1990</i>	<i>2000</i>	<i>2004</i>	<i>% 2000 - 2004</i>
<i>453,400</i>	<i>607,751</i>	<i>644,798</i>	<i>6.1%</i>

Diversity					
Population Group	1990	Percent Of Pop.	2000	Percent Of Pop.	1990-2000 Change (%)
White	391,959	88.0%	439,991	73%	13%
Black	44,154	10.0%	114,233	18.9%	159%
Hispanic	9,403	3.0%	46,964	8.0%	400%
Asian	8,059	1.8%	18,587	3.0%	139%

Note: Populations do not add to 100% due to Census overlap between race and ethnicity.

- ❑ **There are a significant number of families and individuals who have a low income:**

Definition of 2005 Cobb County Income Levels (based on Median Family Income (MFI))			
Household Size	Extremely Low: 30% of Median	Low: 50% of Median	Moderate: 80% of Median
1-Person	\$14,950	\$24,900	\$39,850
2-Person	\$17,100	\$28,500	\$45,550
4-Person	\$21,350	\$35,600	\$56,950

Elderly: There are 48,034 elderly persons in Cobb County (about 7% of the population). Many have special needs, such as health care, transportation and meaningful daily activities.

Poverty: In 2004, almost 55,000 people in Cobb were in poverty. Eleven percent of related children under 18 lived in poverty, compared with 6% of people 65 years and over.

Cobb Household Incomes

Household Income	# Households	Percent
Less than \$24,999	36,848	15.3%
\$25,000 - \$34,999	26,907	11.2%
\$35,000 - \$49,999	34,652	14.4%
\$50,000 - \$74,999	54,996	22.7%
\$75,000 +	88,444	36.4%

- ❑ **A substantial homeless population:** A Point-In-Time homeless count on January 27, 2005 coordinated by the Cobb Human Services Coalition and the Cobb CDBG Program Office found 560 persons living in shelters, transitional housing, and on the streets. Count coordinators estimated another 150 to 200 homeless persons could not be counted because they chose not to be identified or were in locations missed in the count. Local agency case workers estimate an additional 2000+ persons are doubled up temporarily with family or friends and are, in effect, homeless, although they do not meet the federal definition of homeless since they are not living on the street.
- ❑ **Many substandard homes:** Many elderly and low-income residents live in substandard homes in which there are code violations, such as faulty wiring, leaky plumbing, unsafe or defective heating and cooling systems, leaking roofs, and serious structural problems. A significant percentage of these homes also contain lead-based paint that is hazardous to children. These owners are generally unable to afford the cost of repairs, which can range from a few thousand dollars to as much as \$50,000 or more. While a majority of these homes are forty+ years old, the Cobb CDBG Rehab Program has identified a significant number of homes less than thirty years old with serious structural defects that occurred at the time of construction.

Cobb County addresses the needs of its low and moderate income residents through investing in Public Facilities and Public Services by:

- Contracting and Renovating Public Facilities for Seniors
- Renovating and Constructing Public Health Care Facilities for Low-Income Persons
- Providing Funds for Transportation Services for Seniors and Handicapped Persons
- Renovating Government Facilities to meet Americans With Disabilities Act [ADA] Requirements
- Renovating and Constructing Neighborhood Facilities in Low-Income Areas
- Installing new Infrastructure [water, sewer, sidewalks] in Low-Income Neighborhoods



South Cobb Aquatic Center

Center for Family Resources



What Cobb County is doing to meet these needs....

- ❑ Cobb has committed \$1 million for the acquisition and renovation of the Center for Family Resources “One-Stop” human services facility. This facility provides day-care, job training services to low income and near homeless persons, transitional housing, and services for single-parent households, as well as a food pantry for the County’s low income residents
- ❑ Cobb has provided funding for two (2) public medical/health care facilities - Sweetwater Valley C.A.M.P. and Cobb Good Samaritan. These organizations provide dental and health care services for low-income persons.
- ❑ Cobb County has committed \$2 million over the next five years to renovate government facilities for disabled access.
- ❑ The Cities of Acworth, Austell, and Powder Springs have designated their “fair-share” allocations to park or neighborhood improvements in low-income areas.
- ❑ The City of Smyrna has designated its “fair share” allocation to reconstructing a Senior Center.
- ❑ The City of Kennesaw has upgraded the water and sewer systems in three (3) low-income neighborhoods .
- ❑ Each year, Cobb County provides funding to various non-profit organizations to provide handicapped accessible vans and buses for transporting senior citizens and handicapped persons.
- ❑ Cobb County also provides funding for non-profit organizations who specialize in serving abused children, and who provide housing by matching low-income persons with senior citizens.

2006 Public Facilities and Public Services Projects

Roberts School Infrastructure and Trailway System, Phase II [Acworth]
Collar Park Restroom/Playground Updates [Austell]
Woodland Acres Infrastructure -Water/Sewer [Kennesaw]
Ron Anderson Neighborhood Facility Expansion [Powder Springs]
Church Street Senior Center Renovation [Smyrna]
South Cobb Aquatic Center Completion
Sheltering Arms Renovations
Center For Family Resources Reconstruction
Good Samaritan Health Center of Cobb Site Improvements
Vans for Smyrna seniors and Center for Children and Young Adults
Housemate Match Affordable Housing
Omosaze Reading/Literacy Services
SafePath Abused Children Services Operations
Cobb Microenterprise Technical Assistance Program [Marietta & Cobb]
ADA

Affordable Housing was most frequently identified as the number one need in Cobb County in community surveys and public hearings.

****HUD defines Affordable Housing as housing which does not cost a family more than 30% of its monthly income, thus allowing resources for food, clothing, education and other essentials of living.*

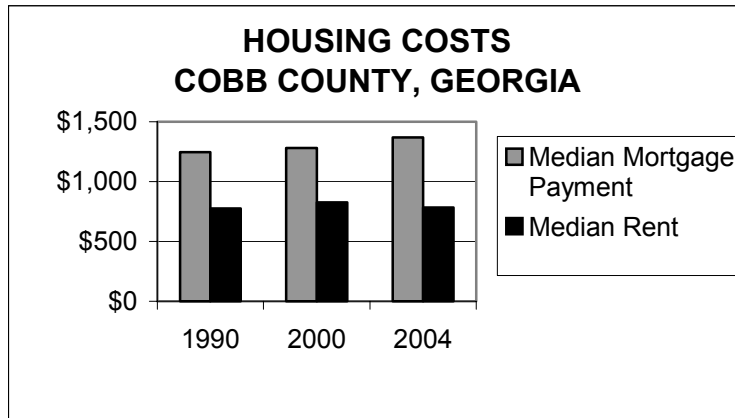
- Affordable housing is the most basic need for most residents – it provides an essential condition for a decent life.
- More than 42,190 Cobb families cannot afford decent housing, based on their incomes and the high cost of housing in Cobb.
- The average cost of a new home in Cobb is now around \$180,000. Average rent is about \$758/month.
- Housing can be made more affordable for many residents through a variety of special actions, such as Downpayment Assistance or creating special opportunities for builders to lower costs.

In 1990, an Affordable Housing Task Force, appointed by the then Chairman of the Board of Commissioners, determined that decent housing was out of reach for many of our most important public servants – such as policemen, firemen and teachers. Many are forced to live in another county and commute to jobs in Cobb County.

Deficits in affordable housing in Cobb County, based on ability to pay:

Monthly Mortgage or Rent Range	Less than \$300	\$300 to \$399	\$400 to \$499	\$500 to \$599	\$900 to \$999
Deficit in # of Units	3,408	10,221	16,047	8,999	3,515

From data released by the Atlanta Neighborhood Development Partnership/Mixed Income Communities Initiative in a 2004 report.



Cost burden:

- ❑ 72,070 [30%] households have a cost burden greater than 30% of their income to purchase a home in Cobb. This means that 30% of Cobb's households cannot afford a \$120,000 entry level home in Cobb.
- ❑ It requires a household income of \$54,720 to afford the average mortgage payment in Cobb.
- ❑ Almost one out of five households (41,204) in Cobb do not have sufficient income to afford the average rent.

How can Cobb increase the supply of Affordable Housing?

- ❑ Offer 1st Time Homebuyer Downpayment Assistance
- ❑ Provide homebuyer education to help families learn how to become homeowners
- ❑ Develop more affordable lots on which to build new homes
- ❑ Change governmental requirements for lot sizes, reduce impact fees, or allow more flexibility in the design of subdivisions
- ❑ Encourage developers and builders to include some affordable homes in their subdivisions

Example: Cobb Housing, Inc., a local nonprofit housing corporation, builds Affordable Housing for low and moderate income families. Consolidated Plan resources help pay for operating costs, and for 1st Time Homebuyer Downpayment Assistance. In 2006, CHI will receive \$630,000 to assist it in developing Affordable Housing units in Cobb and Marietta through acquisition, renovation, and Downpayment Assistance. CHI will develop approximately 25 new units of affordable housing each year.

Example: Cobb Habitat For Humanity buys land and develops lots on which they build Affordable Housing. Low-income families pay only for the costs of materials and some subcontractors. Most of the labor is donated by volunteers. The cost of these homes is 40% less than comparable market costs. Consolidated Plan resources will help Habitat acquire land and put in water, sewer and other utilities. Some families will receive Downpayment Assistance. In 2006, Cobb Habitat For Humanity is expected to get \$725,000 to assist it in developing Affordable Housing units in Cobb through infrastructure development and Downpayment Assistance. Habitat will develop approximately 25 new units of affordable housing each year.

Rehabilitation of existing substandard homes:

HUD data indicate that among households with an income equal to or less than 80% of median income, more than 28,832 households have some type of housing problem. Among this same population, more than 25,717 have a housing cost burden greater than 30% of their income. Of these households, 12,034 have a cost burden greater than 50% of their income. (Note: HUD states that having to pay more than 30% of a household's income for housing costs creates a burden on the family. This burden increases as the percentage of a family's income going for housing increases.) For households with a cost burden greater than 30% of their income, making home repairs is very difficult, or impossible. The result is often more deterioration of the home. In some cases, the home becomes uninhabitable.

Correcting Housing Problems: The Cobb CDBG Program, using Consolidated Plan resources, repairs and rehabilitates homes with housing problems belonging to low to moderate income owners in Cobb. Assistance may be in the form of a small grant for emergency repairs, such as replacing a worn out furnace or defective electrical wiring, or a zero percent Deferred Payment Loan for major rehabilitation of seriously deteriorated homes.

Type of Assistance	# of Homes Assisted Per Year	5 Year Projection
Emergency Repairs	40	200
Deferred Payment Loans	25	125
Reconstruction	5	25
Totals	70	350

The Housing Rehab Program takes applications from eligible homeowners in Cobb County and provides assistance based on the availability of Consolidated Plan resources.



Before



After

Lead-based paint hazard: Many low to moderate income, and elderly, families live in older housing. Pre-1979 housing may have a lead-based paint hazard.

Estimated # of Homes With a Lead-Based Paint Hazard*

Year Built [% likely to have lead]	Total # of Homes In Cobb	# of Homes Estimated to Have a Lead-Based Paint Hazard
1960-1979 [62%]	72,846	45,165
1940-1959 [80%]	16,256	13,005
1939 or earlier [90%]	3,340	3,006
Totals	237,522	61,176

* Homes built before 1979 have a high likelihood of containing lead-based paint. This paint was banned in later homes, but the hazard still exists in many older homes. Lead-based paint can cause serious health and mental problems in children, and should be removed or abated wherever the risk to children exists.

Lead-based paint removal: As a part of its Housing Rehabilitation Program, the CDBG Program Office determines whether lead-based paint exists in the homes of owners who participate in the Program. Where a hazard exists, the lead is removed or abated (sealed) to prevent children from exposure. Since 1999, the Program has removed or abated lead from more than 125 homes in Cobb County.

Approximately 10 homes will have lead-based paint removed or abated each year under the Housing Rehabilitation Program in 2006 – 2010.

Addressing the Growing Problem of Homelessness:

On any given day, there are approximately 725 homeless persons in Cobb County. More than one-half of these persons are in families with women and children. Shelters and service agencies suggest that there are significantly more families at-risk of becoming homeless due to medical emergencies, low wage jobs, lack of affordable housing, or personal problems.

The faces of homelessness in Cobb:

- Studies show that more than 50% of the homeless in Cobb are women and children. They are often evicted because of inadequate income, even though they might be working.
- More than 35% of the homeless suffer from mental illness.
- Several thousand families are one pay check away from homelessness that could be caused by an illness, loss of a job, or other family emergency.

Homeless Families and Individuals in Cobb on an Average Day

	Not In Shelters	#'s In Emergency Shelters	In Transitional Housing	Totals
Homeless individuals	155	55	95	305
Homeless persons in families	175	108	137	420
Totals	330	163	232	725

Nonprofits and Faith-Based Groups Meet the Needs of the Homeless in Cobb

	Emergency Shelter Beds*	Transitional Housing Beds	Permanent Housing Beds
Center for Family Resources	34	160	
The Extension	0	47	
MUST Ministries, Inc.	50	50	
Travelers Aid	25	30	
YWCA	32	25	
Cobb Street Ministries	18		
Ctr. for Child. & Young Adults	26	15	
Open Gate	9		
Marietta Housing Auth./Cobb Community services Board			50
Others		35	6

* The Extension has 80 emergency beds that can be made available when weather gets very cold; MUST has 8; Cobb St. Ministries has 6. The YWCA has 8 overflow beds, Travelers Aid 10.

Consolidated Plan resources will help organizations with Shelter and Transitional Housing operations.

In 2006, \$115,000 will be provided to the Center for Family Resources, MUST, The Extension, and Travelers Aid to provide emergency housing and supporting services for homeless families and individuals in Cobb while they work toward self-sufficiency.

SuperNOFA Resources: The CDBG Program assists local organizations in applying for HUD SuperNOFA funds each year in order to develop and operate Transitional Housing and Shelter Plus Care facilities in Cobb. Since 1995, local organizations have received more than 15 million dollars in funding for such facilities through the HUD SuperNOFA Program.

HMIS System: Consolidated Plan resources have helped local organizations develop a computerized system to obtain data on homeless and at-risk persons assisted in Cobb County. This system helps agencies coordinate services to better meet the needs of homeless families and individuals. It also enables local agencies to analyze population characteristics and needs to better plan for new or expanded services, and to report aggregate information to funding agencies. All individual information is handled in compliance with confidentiality protection standards.

Special Needs Populations:

Special Needs Populations are those residents who have a physical disability, mental health problem, or other special need for services or facilities. Such problems may require special transportation, housing designed to provide support services, or adult day care. Also, many existing public buildings require modification to make them accessible for persons with physical limitations (ADA compliance).

Addressing Special Needs:

Consolidated Plan funds, and related resources, are used to meet special needs.

- Funds are provided to many organizations to buy vans with lifts to help transport residents with physical limitations
- Funds are provided to Cobb Senior Services for Adult Day Care Services
- Funds are provided to the Tommy Nobis Center to address the needs of Adults with Disabilities
- Agencies are assisted in seeking HUD Supportive Housing, Section 811, or Shelter Plus Care funds for special housing
- Funds are provided to organizations to operate services

ADA Compliance: Consolidated Plan resources help make renovations to government facilities. Projects planned include:

- ☐ Upgrade restrooms
- ☐ Handrails, ramps at public libraries, parks, other county buildings
- ☐ Emergency Evaluation Equipment
- ☐ ADA modifications in elevators
- ☐ Accessible Water Fountains

Cobb Senior Services: Cobb Senior Services enhances the quality of life of its seniors by meeting their social, educational and recreational needs. Services offered to Seniors countywide include:

- ☐ Ten senior centers, including an Adult Day Care facility
- ☐ Meals on Wheels
- ☐ Vans/Buses Transportation Services
- ☐ In-home Services
- ☐ Classes such as Computer Training

The Cobb County 2006 – 2010 Consolidated Strategic Plan is prepared for submission to the U.S. Department of Housing and Urban Development [HUD] by:

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A complete copy of the 2006-2010 of the Cobb County Strategic Consolidated Strategic Plan is available at the Cobb County CDBG Program Office, 127 Church Street, Suite 270, Marietta, GA 30060.